

## FACT SHEET

### HISPANIC AND OTHER MINORITY GROUPS

*Overview: Ethnic and racial minorities confront significant problems in seeking access to health care. The following table documents the relationship of specific ethnic/racial minorities to insurance coverage.*

RACIAL UNINSURED ETHNIC MINORITY INSURANCE COVERAGE				
Ethnic/Racial Groups	Total (Number 000's)	Uninsured (Number 000's)	% Uninsured	% Job-Based Coverage
Hispanic	31,755	10,894	34%	43%
Asian American & Pacific Islander	10,771	2,249	21%	64%
Black	35,059	7,588	22%	53%
American Indian & Alaska Native	2,561	693	27%	51%
White Non-Hispanic	192,962	22,463	12%	73%

- Latinos are 2.64 times more likely to be uninsured than non-Latino whites
- 1/3 of Latinos are uninsured
- Racial/ethnic minorities are less likely to have job based coverage
- Ethnic minorities have less access to health insurance and health care

Because of the excessively high rate of uninsurance among Latinos emphasis will be given to the Latino population specifically, but it must be recalled that high rates of uninsurance also exist among other racial/ethnic minorities.

#### **Job-Based Coverage Facts**

87% of uninsured Hispanics are from working families

Hispanics have ESI about two-thirds as often as whites (58% to 85%)

Self employed Latino families are less likely to have job based coverage.

Fewer Latinos work full-time, full-year jobs (63% Latinos vs. 71% whites)

More Latinos come from non-working families than whites (14% to 7%, respectively)

Latinos are less likely to work for an employer that offers health insurance than other groups (30% vs. 13% Latinos to whites, respectively).

In every industry and when compared with all firm sizes Latinos are less likely to have employer sponsored insurance (ESI).

## **Income Characteristics**

Latinos are less likely to be offered job-based insurance.

There is a high correlation between an employee's income and whether coverage is offered, or affordable. Latinos are the poorest of all major ethnic groups with 59% of Latinos being poor or near-poor (family incomes below 200% FPL) vs. 23% of whites

## **Education and Insurance Coverage**

Education is highly correlated with health insurance coverage and earnings.

For each educational level Hispanics have poorer health insurance coverage than whites (46% of Latino high school graduates vs. 10% of white high school graduates are uninsured).

## **Age and Insurance Coverage**

Latinos have the highest rate of uninsurance for children of any racial/ethnic group

Young adult Latinos ages 18-29 are less likely to be insured than other ethnic/minority groups (50% uninsured).

Latino males between 18-29 have an uninsured rate of 56%; the rate for females is 42%

## **Citizenship Issues**

Fifty-eight percent of Latino non-citizens are uninsured and 27% of Latino US citizens are uninsured

Unregistered immigrants have no access to Medicaid or job based coverage. Non-citizens have reduced access to Medicaid.

70% of nonelderly Latinos in the US are of Mexican ancestry.

Forty-seven percent of the US born and 46% of the naturalized Mexican-Americans have employer-based insurance

Roughly 1/3 (33%) of documented Mexican noncitizens have employment-based insurance and only 18% receive Medicaid (implication: 44% documented Mexican noncitizens are uninsured)

84% of documented and 91% of undocumented Mexican immigrants work

Non-citizens tend to work for employers who do not offer health insurance and their incomes are too low to allow the purchase of private insurance

Medicaid does not offer as adequate a safety net to non-citizens as it does to citizens

## **Policy Implications**

Encourage employer-sponsored insurance (ESI)

Subsidize employer or employee (ESI) premiums

Legislative action to reinstate Medicaid eligibility for certain excluded groups

Create environment that would encourage non-citizens to sign up for Medicaid

Encourage undocumented immigrant parents to enroll children in Medicaid or CHIP plans (even when children are US citizens undocumented parents are reluctant to seek health coverage for their children)

Subsidize coverage to small employers who form purchasing pools.

Source:

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